

Useful Hints Woman and Home Ethical Talks

Who Pays?

Story No. 10 The Pomp of Earth By EDWIN BLISS

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That same night, Richard Walker was a welcome visitor at the Hilton residence. He spoke long and earnestly to Edith, pleading the sincerity of his love, and painting well, though not too obviously well, the splendid social future of the future Mrs. Richard Walker.

When he left that night he was happier than he had been in many years; in fact, the vision of a gaunt man behind uncompromising steel bars, was almost obliterated from his mind—almost, but not quite.

For Walker had made his plea well and had sealed it with a kiss.

The bottom had dropped out of A. & M. and Hugh Keene, unable to cover, stared ruin in the face. He had already drawn \$5,000 on Richard Walker's deposit with him, and felt it would be unsafe to go further. The funds of the Sunset Club, of which he was treasurer, were in his possession, and he thought, uncertainly, of them in considering "just where he stood." A. & M. had broken badly, there was no escaping that, but he felt sure it was only a "bear" raid, from which the stock would quickly rally. If only he could hold out. He knew that, essentially, all this "trading" was the rankest form of gamble. But this particular case of his, it was so sure—so absolutely certain. He smoothed himself with the thought that if he, as a broker, knowing the risk of playing the market, was sure of A. & M., why then, if A. & M. disappointed, whose fault was that?

To have stopped where he was, with the already certain loss of \$5,000, not his, would have been more level headed than to have gone on; but to stop now would have been tantamount to an admission that his judgment had in the first place been faulty, and to admit that would be to admit that his appropriation of Walker's money was just stealing. Of course, it was not stealing for him, to borrow money from a business associate, to help him out, in a deal that entailed no risk whatever for the money borrowed.

What it was, he knew, was a risk. The fact that it was a risk did not alter the status of the case at all since he had operated on the theory that it wasn't, so, to justify his original judgment, he had incidentally to satisfy his desire for wealth—a second time—by obviously, nothing to do but go on.

The next check he wrote to cover his margins with George Summer, was drawn from the account of the Sunset Club.

After that, he started briskly to go through his afternoon's mail, and stopped suddenly, with apprehension, at an envelope addressed to him in Richard Walker's hand. He opened it clumsily, and read:

My Dear Keene—I pen you a special invitation to attend a dinner at my residence to-morrow night, where I will announce the engagement of Miss Edith Hilton and myself. You know I consider you initially responsible for my meeting Miss Hilton, and am correspondingly very sincerely,

RICHARD WALKER.

The pace dropped from his nerveless fingers, and he was unconscious for a few moments of any definite feeling other than a heavy, oppressive pain, physical, mental, spiritual, that started to become more acute and unendurable as he began consciously to realize things. Then, with the utter despair of a hopeless disappointment, and as though to make his pain absolute and complete, now that it was so deep, he called Edith on the phone.

When he put the receiver down, he had reached the lowest point of despair to which he had, or would ever descend. It rather stupefied him with its dull, aching heaviness, a heaviness out of which he dreaded to connect with any further thought.

It was in this condition that George Summer found him when he came to "jack him up" on his margins.

"She's broken ten points more, Keene. Do you want to go on?"

No answer.

"If you do, you know, you'll have to cover. I've been waiting to hear from you."

No answer.

"I say, do you want to cover, or shall I sell?"

An impatient wave of his hand was all the answer Hugh Keene gave.

The other was a man of few words, and he had already spoken those few.

"Very well then, if you can't cover, you're wiped out."

It was those last words that Richard Walker heard as he paused for a moment outside his door. It was these words that changed his smile of affable patronage to one of unpleasant menace as he entered Keene's office.

He wasted no time in preliminaries, but began, very abruptly, "There's a report about town, Keene, that is, in the financial district, that you've been loading yourself down with the worthless A. & M. stock, and if it is true, what, man, in heaven's name, have you been buying it with?"

(Continued to-morrow.)

Questions and Answers.

That's All Right—No Charge—Alice C. writes: Dear Doctor, I thank you for the letter of advice you sent me about my acne, but my grandmother is afraid it would be injurious to have it cured, for I have had the pimples six years.

Answer—That's all right; keep your

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For Summer Mornings



Striped linen is effectively used in this very simple model which would be quite charming for summer mornings for shopping purposes. The girl runs up the front in two straps and under the collar. An embroidered batiste collar and cuffs add to its daintiness, while a broad band of the colored linen gives weight in coloring to the widely-pleated skirt.

old pimples if you want to. We wouldn't think of quarrelling with grandma over them.

She Gathers a Sound Idea—From what I have read of your talks on reducing obesity I gather that one has to make quite a business of it. I begin to fear you will not tell your readers how to reduce without diet or exercise. In my case—I am a woman of thirty-six, five feet four, 150 pounds—I should think some simple remedy might do the trick without all this starving and physical culture.

Answer—Hopeless! When a woman of thirty-six thinks she can't diet or take simple exercise, the case is chronic. We fear your fear is well founded. There ain't going to be no sure cure suggested. Good night. Now, fat ladies and gentlemen, let us join in singing everybody's doo-doo.

The Traveling Needle Heard From—Is it possible for a needle to enter a finger, travel up the arm, down through the heart, into the veins and come out at the heel?

Answer—We refuse to testify, on the ground that it would tend to incriminate us. Anyway, it's just a fairy tale.

Ingrowing Toenails

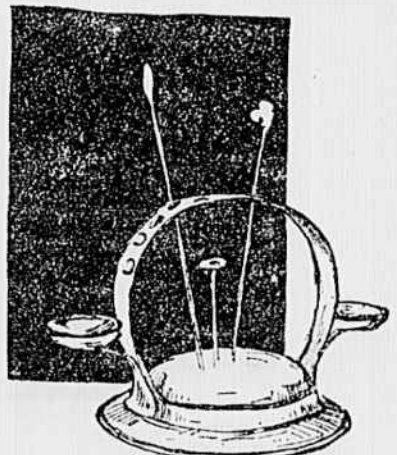
BY ANTOINETTE DONNELLY.

Ingrowing toenails are about the most painful foot affliction you can suffer. Sometimes they become so serious as to prevent walking and require surgical attention.

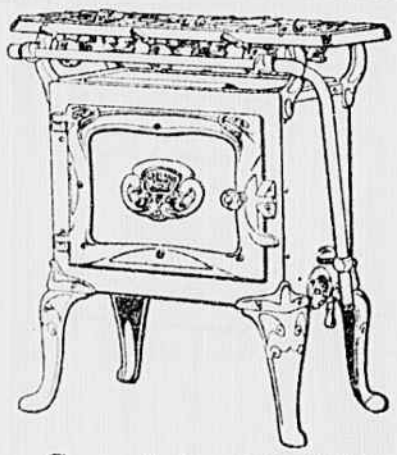
There are two reasons for ingrowing toenails. Improper footwear is one of

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COMPARISONS MADE OF RAILWAY CAPITAL

Each New Mile of Track in 1913 Added \$123,143 to Capitalization.

TRUCKERS PROTEST RATES

Eastern Shore Exchange Alleges Discrimination in Favor of Norfolk County—Pullman Company Has Large Order for Freight Cars.

Each new mile of railway added to the world's total in 1913 was attended by an average increase in capital of \$123,143. The average capital of the railways in the United States as they stood in 1913 was only \$65,861 per mile. The immense disparity, showing strikingly the moderate capitalization of American lines, is based on compilations of the Prussian Department of Public Works by the Bureau of Railway Statistics in Chicago.

For the first time the aggregate capital of the world's railways in 1913 crossed the sixty-billion mark, and stood at \$66,222,036,781. In the total, however, is figured over \$19,000,000,000 in the capital of American railways. This is the erroneous gross capital, which includes all the duplications due to intercorporate ownership, and disregards the Interstate Commerce Commission's figure of \$15,330,131,446 as the correct total in 1913. With this correction, the world's total in 1913 stood at \$50,891,905,335, an increase over the preceding year of \$1,848,255,566. For an addition of only 15,000 miles, this brings the average cost of each new mile to \$123,143.

Showing further how modestly the capital of American railways appears in the world comparison is the fact that although American railways with their more than 250,000 miles of line represented about 37 per cent of the world's mileage, their capital was only 27 per cent of the world's. Europe, the continent of high railway capital and low-price labor, reported an average of \$125,952 for each mile of its railways against America's \$65,861.

The United States stands eighteenth in the list of nations in capital per mile, although by a margin of more than 200,000 miles it is first in mileage. In the capitalization list Great Britain is at the head with an average of \$271,827 per mile. In Belgium, France, Brazil, Switzerland, Italy, Austria and Germany the capitalization exceeds \$120,000 per mile.

It should be remembered, moreover, that some of these nations of higher capitalization than that of the United States have narrow-gauge railways; all have equipment which in point of size and power is puny by comparison with ours, and most of their lines furnish service which would not be tolerated by the American traveling public.

Between 1912 and 1913 the average capital per mile for the world increased \$1,623, or from \$12,254 to \$13,877. European railways increased in the one year from \$124,032 to \$125,952, or \$1,920. The United States in two years increased 13 per cent, from \$63,944 to \$65,861, only \$1,917.

The Pullman Company will use approximately 20,000,000 feet of yellow pine building 2,500 freight cars for the Chicago, Rock Island and Pacific Railroad. The specifications for the lumber to be used call for sills, framing, sheathing, siding, roofing and other necessary items.

There is pending before the Interstate Commerce Commission a petition from the Eastern Shore of Virginia Produce Exchange, representing truckers of Northampton and Accomac Counties, asking for lower and more equitable freight rates on potatoes to the markets in Southern States. A schedule of freight rates is filed showing that the rate from New Church, Va., to Montgomery, Ala., is 41 cents, while the rate from Norfolk is 31 cents, although Norfolk is only a short distance from the Eastern Shore. It is charged that the present rates discriminate in favor of Norfolk County truckers.

Opening Is Postponed. NEWPORT NEWS, VA., June 24.—Because several committees were unable to make their reports, the opening session of the Tobacco Association of the United States, which was scheduled to convene at Old Point to-day, was postponed until to-morrow. T. M. Carrington, of Richmond, is president.

CAR INSPECTORS TO VISIT RICHMOND IN SEPTEMBER

Council Committee Defers Action on Request for Funds for Their Entertainment.

Because there is a balance of only \$860 remaining of the appropriation at its disposal for the year, the Council Committee on Advertising and Enterprises last night voted to lay on the table a communication from Chairman Barton H. Grundy, of the Finance Committee, recommending that \$1,000 be appropriated for the annual convention of the Chief Joint Car Inspectors of the United States, which is to be held here September 14, 15 and 16.

The organization of car inspectors was invited by the Chamber of Commerce and the City Council to hold its convention in Richmond. About 450 delegates will attend, and there will assemble here at the same time about 150 railroad supply agents. At last night's meeting of the committee no opposition to the expenditure proposed was voiced. The committee decided after some discussion of the funds in hand to ask the Council for an appropriation of \$2,000 to meet this and other demands expected before the end of the year.

Numerous bills on account of the Eagles' convention and the United Confederate Veterans' Reunion were audited and ordered paid. The secretary reported a balance of \$590.92 remaining of the \$1,000 appropriated for the specific purpose of marking historic spots in Richmond.

The committee rejected a request from J. G. Holliday, assistant secretary of the Norfolk Y. M. C. A., for an appropriation of \$150 to be used in entertaining a party of about 100 enlisted men from ships of the United States Navy now at Norfolk and in Hampton Roads, who have planned to visit Richmond on a sightseeing trip next Saturday. Chairman Peters, Alderman Adams and Councilmen Rogers and Ratcliffe favored the appropriation on the ground that the request came to the committee too late to make any suitable arrangements. The request had been submitted to Mayor Ansley and was referred by him to the committee.

LABOR LAW CASES

New Inspection Ordered of Sanitary Conditions in Portsmouth.

Official reports were made yesterday to Labor Commissioner J. B. Doherty by Industrial Inspectors J. Bernard Clinedinst and Lillie Harbour on a number of cases involving violations of labor laws, which were prosecuted by the State Department of Labor in Portsmouth.

The Freidland Company, Inc., charged with violating the law requiring merchants to provide seats for saleswomen, was fined \$5 in Police Court. The case was appealed.

The cases of J. E. Mahoney and L. Land, charged with violating the ten-hour workday law, were continued by the police justice.

In the cases of the Great Atlantic and Pacific Tea Company, the Brooks Parker Company, Inc., J. C. Bain and the Mutual Benefit Life Insurance Company, all charged with violating the sanitary law, the justice directed that a new inspection of the premises be made in each case, and the hearing be continued until to-day.

AUDITOR PAGE CONFIDENT WEST VIRGINIA WILL PAY

Explains Situation as Regards School and College Certificates on Which Virginia Pays Interest.

Second Auditor Rosewell Page yesterday expressed himself as confident that West Virginia in good time will make a full settlement of her debt as directed by the terms of the decision of the United States Supreme Court in the famous case.

Discussing the financial interest of different holders of the old bonds in the outcome of the litigation, Mr. Page said that the different schools and colleges of Virginia that formerly held old bonds, are not concerned in the settlement to be made between Virginia and West Virginia. Their only interest now, he said, is sentimental. They look only to Virginia. This State holds West Virginia liable.

The old bonds formerly held by the schools and colleges have been long ago taken over by the State, which gave in exchange Virginia certificates.

Explaining this matter, the Second Auditor said:

"By act of February 23, 1892, entitled an act for the retirement of bonds held by schools and colleges, and the issuing of registered certificates therefor and provision for the payment of interest thereon, all bonds held by the schools and colleges of the State were bought in and surrendered and new certificates issued therefor, bearing the same rate which the old bonds had borne, and since that time the Commonwealth has paid the same rate of interest to the schools and colleges which the original bonds bore. Such school and college certificates amount to \$2,383,655.85, bearing 6 per cent, and \$2,800 bearing 5 per cent.

"These school and college certificates so far as West Virginia is concerned, are a matter between the State of Virginia and the State of West Virginia. Of the present outstanding debt of the Commonwealth amounting to \$31,183,882.42, \$2,467,605.83 constitute these school and college certificates."

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SUNDAY

June 27, 1915

Richmond Times-Dispatch

Intensely Interesting--Exclusive Features!

Hunting Wild Game from Aeroplanes—How lions, tigers, elephants and other wild beasts of the jungle, forest and plains may fall victims to the new sportsmen of the air.

Progress in the "Closer-to-Nature" Idea—Interesting facts about the newest fashion fad, and the question raised about where final "clothesline" is to be drawn.

The Amazing Career of a Very Bad "Good Samaritan"—How an artful adventurer used the pious garb of the Volunteers of America as a cloak for her cruel and wicked deeds.

The Broad-Minded Romance of the Famous Panama-Pacific Girl—The Marquis Dinelli, who is to marry the most popular model in America, explains why no husband ought to object to his wife being sculptured, painted and photographed.

Fantasies from the Trenches—Charming specimens of latest work of the distinguished French artist Barbier.

The New "Girlish" Dresses—Charming creations suitable for older women as well as young by Lady Duff-Gordon, the famous Lucile of London and foremost creator of fashions in the world.

Interesting Experiments in "Love in the Cottage" Theory—Millionaire's daughter who married footman of her apartment hotel and heiress who ran away with her chauffeur tell how happy true love has made them. Distinguished American psychologist discusses unusual attempts to bridge gulf between poverty and riches.

Searching the Catacombs of Rome for Hidden German Soldiers—Gloomy, terrifying labyrinths in which early Christians found shelter for sacred services now being combed for spies.

The Katzenjammer Kids, Happy Hooligan, Their Only Child and Jimmy

Special pages of Industrial News and Development in Virginia; a Society Section with notes about people YOU know; the world of Sports, Baseball, all big league box scores, Track and Field; the famous Times-Dispatch Children's Club, with sketches by the little folks; best financial, Commercial and General News Service in Virginia.

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